

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: § Case No. 05-44528 SQU
GEMKOW, RONALD L §
GEMKOW, MARY D §
Debtor(s) §
§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By:/s/GINA B. KROL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GMAC					
TOTAL SECURED CLAIMS		\$		\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIORITY UNSECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Americredit					
Collection					
Corus Bank					
Depondon Collection Service					
Direct Loans					
Direct Merchants					
First Selection Corp					
Gold Key Credit					
Lord & Taylor					
Medical Collections					
Montgomery Ward					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NCO-Med Cir					
NCO-Medcir					
Nes/Idapp					
Philip Girigis					
Quest Diagnostics					
Sears					
Von Maur					
US DEPARTMENT OF EDUCATION					
ASSET ACCEPTANCE					
ASSET ACCEPTANCE					
ASSET ACCEPTANCE					
ASSET ACCEPTANCE					
CAVALRY PORTFOLIO SERVICES LLC ASSI					
CREDIGY RECEIVABLES INC					
TOTAL GENERAL UNSECURED CLAIMS		\$	\$	\$	\$

FORM 1
Case 05-44528 IN re GEMKOW, RONALD L & MARY D GEMKOW, Chapter 7 Case No. 05-44528 Filed 10/05/05 Entered 10/05/05 13:36:18 Desc Main Document Page 7 of 14

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Case No: 05-44528 SQU Judge: JOHN H. SQUIRES
 Case Name: GEMKOW, RONALD L
 GEMKOW, MARY D
 For Period Ending: 10/08/09

Trustee Name: GINA B. KROL
 Date Filed (f) or Converted (c): 10/05/05 (f)
 341(a) Meeting Date: 11/16/05
 Claims Bar Date: 03/26/06

Exhibit 8

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. BANK ACCOUNTS	400.00	0.00	DA	0.00	FA
2. Security Deposit	1,400.00	0.00	DA	0.00	FA
3. Household Goods	1,000.00	0.00	DA	0.00	FA
4. CLOTHES	600.00	0.00	DA	0.00	FA
5. FUR COAT	300.00	0.00	DA	0.00	FA
6. Life Insurance	10,670.84	10,670.84		12,374.13	FA
7. 401(K)	12,646.06	0.00	DA	0.00	FA
8. IRA	913.00	0.00	DA	0.00	FA
9. INHERITANCE (u)	0.00	5,345.44		5,345.44	FA
10. Stock	6,400.00	0.00		1,249.34	FA
11. Automobile	8,375.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		383.67	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$42,704.90	\$16,016.28	\$19,352.58
			\$0.00
			(Total Dollar Amount in Column 6)

FORM 1
Case 05-44528 INDIVIDUAL ESTATE PROXY RECD AND REC'D 10/20/09 13:36:18 Desc Main
ASSET CASES Document Page 8 of 14

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Case No: 05-44528 SQU Judge: JOHN H. SQUIRES
Case Name: GEMKOW, RONALD L
GEMKOW, MARY D

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 10/05/05 (f)
341(a) Meeting Date: 11/16/05
Claims Bar Date: 03/26/06

Exhibit 8

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee to review claims and prepare final report

Initial Projected Date of Final Report (TFR): 12/31/06 Current Projected Date of Final Report (TFR): 06/30/09

GINA B. KROL

Date: _____

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case No: 05-44528 -SQU
 Case Name: GEMKOW, RONALD L
 GEMKOW, MARY D
 Taxpayer ID No: *****6299
 For Period Ending: 10/08/09

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2997 Interest earning MMA Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 12/12/05	10	MetLife JP Morgan Chase Bank One Chase Manhattan Plaza New York, NY 10081		1129-000	624.67		624.67
C 12/12/05	9	Prudential Financial P.O. Box 13069 Philadelphia, PA 19176		1229-000	1,285.34		1,910.01
C 12/12/05	9	Edward Jones 201 Progress Parkway Maryland Heights, MO 63043		1229-000	4,060.10		5,970.11
C 12/20/05	6	Metropolitan Life One Chase Manhattan Plaza New York, NY 10081		1129-000	12,374.13		18,344.24
C 12/30/05	INT	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	3.44		18,347.68
C 01/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	9.35		18,357.03
C 02/28/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	13.08		18,370.11
C 03/01/06	000301	International Sureties Suite 500 203 Carondelet Street New Orleans, LA 70130	BOND BOND	2300-000		9.56	18,360.55
C 03/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.60		18,376.15
C 04/28/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.10		18,391.25
C 05/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.63		18,406.88

**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**
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Case No: 05-44528 -SQU
 Case Name: GEMKOW, RONALD L
 GEMKOW, MARY D
 Taxpayer ID No: *****6299
 For Period Ending: 10/08/09

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2997 Interest earning MMA Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 06/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.13		18,422.01
C 07/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.65		18,437.66
C 08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.66		18,453.32
C 09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.16		18,468.48
C 10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.69		18,484.17
C 11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.19		18,499.36
C 12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.71		18,515.07
C 01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.73		18,530.80
C 02/15/07	000302	International Sureties, Ltd. Suite 500 203 Carondelet Street New Orleans, LA 70130	BOND BOND	2300-000		14.30	18,516.50
C 02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	14.21		18,530.71
C 03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.73		18,546.44
C 04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.25		18,561.69
C 05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.76		18,577.45
C 06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.26		18,592.71
C 07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.80		18,608.51
C 08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.80		18,624.31

Case No: 05-44528 -SQU
 Case Name: GEMKOW, RONALD L
 GEMKOW, MARY D
 Taxpayer ID No: *****6299
 For Period Ending: 10/08/09

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2997 Interest earning MMA Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	11.86		18,636.17
C 10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	11.88		18,648.05
C 11/30/07	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	9.96		18,658.01
C 12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	8.92		18,666.93
C 01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	7.40		18,674.33
C 02/11/08	000303	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139		2300-000		17.56	18,656.77
C 02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	4.44		18,661.21
C 03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	4.41		18,665.62
C 04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	3.82		18,669.44
C 05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.37		18,671.81
C 06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.30		18,674.11
C 07/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	2.37		18,676.48
C 08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.37		18,678.85
C 09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.30		18,681.15
C 10/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	1.81		18,682.96

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case No: 05-44528 -SQU
 Case Name: GEMKOW, RONALD L
 GEMKOW, MARY D
 Taxpayer ID No: *****6299
 For Period Ending: 10/08/09

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2997 Interest earning MMA Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.53		18,684.49
C 12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.94		18,685.43
C 01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.15		18,685.58
C 02/17/09	000304	International Sureties Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		14.55	18,671.03
C 02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.14		18,671.17
C 03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		18,671.33
C 04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.41		18,671.74
C 05/14/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.20		18,671.94
C t 05/14/09		Transfer to Acct #*****9815	Final Posting Transfer	9999-000		18,671.94	0.00

* Reversed
 t Funds Transfer
 C Bank Cleared

Account	*****2997	Balance Forward	0.00			
4		Deposits	18,344.24	4	Checks	55.97
42		Interest Postings	383.67	0	Adjustments Out	0.00
		Subtotal	\$ 18,727.91	1	Transfers Out	18,671.94
0		Adjustments In	0.00		Total	\$ 18,727.91
0		Transfers In	0.00			
		Total	\$ 18,727.91			

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

FORM 2

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Case No: 05-44528 -SQU
 Case Name: GEMKOW, RONALD L
 GEMKOW, MARY D
 Taxpayer ID No: *****6299
 For Period Ending: 10/08/09

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****9815 BofA - Checking Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
Ct 05/14/09		Transfer from Acct #*****2997	Transfer In From MMA Account	9999-000	18,671.94		18,671.94
C 05/20/09	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		2,622.71	16,049.23
C 05/20/09	003002	US DEPARTMENT OF EDUCATION DIRECT LOAN SERVICING CENTER PO BOX 5609 GREENVILLE, TX 75403-5609	Claim 000006, Payment 46.47180%	7100-000		2,271.96	13,777.27
C 05/20/09	003003	Asset Acceptance PO Box 2036 Warren, MI 48090	Claim 000001, Payment 46.47178%	7100-900		3,104.38	10,672.89
C 05/20/09	003004	Asset Acceptance PO Box 2036 Warren, MI 48090	Claim 000002, Payment 46.47180%	7100-900		1,318.14	9,354.75
C 05/20/09	003005	Asset Acceptance PO Box 2036 Warren, MI 48090	Claim 000003, Payment 46.47172%	7100-900		5,221.47	4,133.28
C 05/20/09	003006	Asset Acceptance PO Box 2036 Warren, MI 48090	Claim 000004, Payment 46.47174%	7100-900		687.08	3,446.20
C 05/20/09	003007	Credigy Receivables Inc Credigy Services Corp POB 2689 Suwanee, GA 30024	Claim 000005, Payment 46.47172%	7100-900		2,433.58	1,012.62
C 05/20/09	003008	Cavalry Portfolio Services LLC assignee of Mobil	Claim 000007, Payment 46.47178%	7100-900		1,012.62	0.00

Case No: 05-44528 -SQU
 Case Name: GEMKOW, RONALD L
 GEMKOW, MARY D
 Taxpayer ID No: *****6299
 For Period Ending: 10/08/09

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****9815 BofA - Checking Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		7 Skyline Drive Third Floor Hawthorne, NY 10532					

* Reversed

t Funds Transfer

C Bank Cleared

Account ****9815	Balance Forward	0.00				
0 Deposits	0.00	8 Checks	18,671.94			
0 Interest Postings	0.00	0 Adjustments Out	0.00			
		0 Transfers Out	0.00			
	Subtotal	\$ 0.00				
			Total	\$ 18,671.94		
0 Adjustments In	0.00					
1 Transfers In	18,671.94					
	Total	\$ 18,671.94				

Report Totals	Balance Forward	0.00				
4 Deposits	18,344.24	12 Checks	18,727.91			
42 Interest Postings	383.67	0 Adjustments Out	0.00			
		1 Transfers Out	18,671.94			
	Subtotal	\$ 18,727.91				
			Total	\$ 37,399.85		
0 Adjustments In	0.00					
1 Transfers In	18,671.94					
	Total	\$ 37,399.85		Net Total Balance	\$ 0.00	

/s/ GINA B. KROL

Trustee's Signature: _____ Date: 10/08/09
 GINA B. KROL